

**IN THE CLAIMS:**

Please add the following new Claims:

47. A system for managing monies and information in connection insurance insolvency operations comprising:

a fund management module used in management operations of at least one state fund, each state having a unique state fund including monies used in connection with insurance insolvency operations of said each state, said management operations including management of a data organization of said at least one state fund;

a database including said data organization of insolvency funds including said at least one state fund, said data organization including a state fund for each state associated with said insurance insolvency operations, an insurance account of a first type being associated with said state fund, and at least one line of insurance being associated with said insurance account; and

an assessment module for entering assessment data including information associated with said at least one state fund in connection with at least one solvent member, said insurance account, and an insolvency, said assessment data having one of a plurality of associated statuses including a first and second status, said first status indicating said assessment data is not integrated to a member level in said data organization, said member level indicating a prorated amount for which said solvent member contributes to said state fund, said second status indicating said assessment data is integrated to said member level.

48. The system of Claim 47, further comprising machine executable code for:  
determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

determining a member assessment for said solvent member in accordance with said member ratio using said assessment data, said member assessment being included in said prorated amount; and

performing an allocation operation updating said first status to said second status.

49. The system of Claim 47, further comprising machine executable code for:  
performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

50. The system of Claim 49, further comprising machine executable code for:  
automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override amount being determined using predetermined amounts specified in accordance with each particular state.

51. The system of Claim 47, further comprising:  
machine executable code for performing an approval operation causing updating of said first status to said second status; and  
at least one output entry produced in response to said approval operation, said at least one output entry used by an external system.

52. The system of Claim 51, wherein said at least one output entry is data used in connection with a general ledger entry in an external system that is an accounting system.

53. The system of Claim 47, wherein said database organization includes historical activity regarding assessment payments made by at least one member, and the system further includes:

machine executable code for using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

54. The system of Claim 48, further comprising machine executable code for:  
adjusting, subsequent to approving said assessment data, said member premium data including adjusting said member ratio by recalculating only a numerator portion of said member ratio; and

automatically updating references to said member premium data in response to said adjusting.

55. The system of Claim 54, further comprising machine executable code for:  
borrowing an amount from at least one insurance account to pay for an assessment amount in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

56. The system of Claim 47, further comprising:  
an unearned premium module that performs data operations in connection with unearned insurance premium data in said database;

a reporting module that performs reporting operations using information from said database;

a claims processing module that performs operations using said database in connection with claims of an insurance policy written by an insolvent member; and

administrative and maintenance module that performs general administrative and maintenance operations in connection with said database.

57. The system of Claim 56, wherein said administrative and maintenance module further comprising:

a security module performs functions in connection with restricting operations of a user in accordance with a particular assigned role of said user;

a member and state management module performs functions related to management of portions of said database of member and state information, said functions including initialization and creation of records in said database for each member insurance company, said member and said state information being used by at least one of: said claims processing module and said unearned premium module; and

an interface module providing functionality for interfacing with another software system.

58. The system of Claim 57, wherein at least one of said claims processing, said unearned premium module, and said administrative and maintenance module further includes machine executable code for:

creating a diary entry including information about at least one of: a claims and an unearned premium; and

sending said diary entry to at least one user in response to an occurrence of a predefined event.

59. The system of Claim 58, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing of one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

60. The system of Claim 47, further comprising machine executable code for:

performing a transaction in connection with one of an insurance claim and an unearned premium;

determining a corresponding insurance account in said database in accordance with information about one of said insurance claim and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance with said transaction.

61. A method executed in a computer system for managing monies and information in connection insurance insolvency operations comprising:

performing management operations of at least one state fund, each state having a unique state fund including monies used in connection with insurance insolvency operations of said each state, said management operations including management of a data organization of said at least one state fund;

utilizing a database including said data organization of insolvency funds including said at least one state fund, said data organization including a state fund for each state associated with said insurance insolvency operations, an insurance account of a first type being associated with said state fund, and at least one line of insurance being associated with said insurance account;

entering assessment data including information associated with said at least one state fund in connection with at least one solvent member, said insurance account, and an insolvency, said assessment data having one of a plurality of associated statuses including a first and second status, said first status indicating said assessment data is not integrated to a member level in said data organization, said member level indicating a prorated amount for which said solvent member contributes to said state fund, said second status indicating said assessment data is integrated to said member level.

62. The method of Claim 61, further comprising:

determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

determining a member assessment for said solvent member in accordance with said member ratio using said assessment data, said member assessment being included in said prorated amount; and

performing an allocation operation updating said first status to said second status.

63. The method of Claim 61, further comprising:

performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

64. The method of Claim 63, further comprising:

automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override amount being determined using predetermined amounts specified in accordance with each particular state.

65. The method of Claim 61, further comprising:

performing an approval operation causing updating of said first status to said second status; and

producing at least one output entry in response to said approval operation, said at least one output entry used by an external system.

66. The method of Claim 65, wherein said at least one output entry is data used in connection with a general ledger entry in an external system that is an accounting system.

67. The method of Claim 61, wherein said database organization includes historical activity regarding assessment payments made by at least one member, and the method further includes:

using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

68. The method of Claim 62, further comprising:

adjusting, subsequent to approving said assessment data, said member premium data including adjusting said member ratio by recalculating only a numerator portion of said member ratio; and

automatically updating references to said member premium data in response to said adjusting.

69. The method of Claim 68, further comprising:

borrowing an amount from at least one insurance account to pay for an assessment amount in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

70. The method of Claim 61, further comprising:

performing data operations in connection with unearned insurance premium data in said database;

performing reporting operations using information from said database;

performing claims processing operations using said database in connection with claims of an insurance policy written by an insolvent member; and

performing general administrative and maintenance operations in connection with said database.



71. The method of Claim 70, further comprising:

performing security operations in connection with restricting operations of a user in accordance with a particular assigned role of said user;

performing management of portions of said database of member and state information, said functions including initialization and creation of records in said database for each member insurance company; and

providing functionality for interfacing with another software system.

72. The method of Claim 71, further comprising:

creating a diary entry including information about at least one of: a claims and an unearned premium; and

sending said diary entry to at least one user in response to an occurrence of a predefined event.

73. The method of Claim 72, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing of one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

74. The method of Claim 61, further comprising:

performing a transaction in connection with one of an insurance claim and an unearned premium;